Table I.B.3.b(2000) Percent of private-sector full-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2000

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 empl oyees	1000 or more employees	Less than 50 employees	50 or more employees
United States	92. 0%	60.0%	81. 5%	91. 8%	97. 7%	99. 4%	74. 4%	98. 4%
Industry group **								
Agric., fish., forest.	75. 5%	37. 9%	61.0%	88. 4%	97. 4%	98. 4%	54. 5%	96. 7%
Mining and manufacturing	97. 7%	74. 9%	88. 1%	95. 2%	99. 0%	99. 9%	88. 0%	99. 3%
Construction	81.0%	50. 6%	84. 6%	91. 6%	94. 3%	100. 0%	71. 6%	95. 2%
Utilities and transp.	93. 3%	74. 2%	77. 4%	91. 5%	99. 6%	95. 5%	78. 0%	96. 1%
Wholesale trade Fin. sys. and real est.	94. 7% 96. 7%	70. 4% 67. 1%	86. 3% 93. 5%	96. 2% 98. 9%	99. 5% 99. 0%	100. 0% 99. 9%	84. 0% 80. 8%	99. 2% 99. 8%
Retail trade	96. 7% 91. 7%	55. 4%	93. 5% 82 . 9%	98. 9% 95. 0%	99. 0% 98. 8%	99. 9% 99. 9%	73. 5%	99. 8% 99. 5%
Professional services	93. 6%	69. 2%	86. 9%	96. 1%	99. 4%	99. 6% 99. 6%	73. 3% 79. 1%	99. 3% 99. 4%
Other Services	85. 9%	48. 6%	66. 8%	80. 7%	93. 7%	99. 2%	61. 7%	96.0%
Unknown	16. 7% *	18. 2% *	****	****	****	****	16. 7% *	****
Ownershi p								
For profit, incorporated	93. 4%	63. 9%	84.6%	92.0%	97. 3%	99. 3%	78. 9%	98. 3%
For profit, unincorporated	72. 5%	50. 8%	58 . 3%	85. 2%	97. 9%	99. 8%	55. 5%	97.6%
Nonprofit	94. 3%	64. 9%	85. 5%	94. 5%	98. 9%	99. 9%	77. 9%	99. 2%
Unknown	99. 6%	1.0% *	62. 8% *	96. 8%	100. 0%	100.0%	6. 2% *	100.0%
Age of firm								
Less than 5 years	71.8%	54. 9%	74. 4%	82. 1%	93. 7%	96. 2%	63. 3%	92. 5%
5-9 years	78. 1%	51. 9%	76. 9%	86. 3%	94. 7%	98.6%	66. 4%	94. 1%
10-19 years	85. 6%	62. 3%	79. 0%	89. 5%	95. 8%	99. 5%	74. 3%	95. 9%
20 or more years	95. 2%	66. 9% ****	87. 6%	95. 5%	99. 1%	99. 1%	82. 6%	98. 9%
Unknown	99. 5%	****	17. 2% *	98. 1%	94. 5%	99. 8%	81. 8%	99. 6%
Multi/single status								
2 or more locations	98. 9%	82. 4%	87. 8%	97. 0%	98. 3%	99. 4%	92. 4%	99. 1%
1 location only	80. 2%	59. 8%	80. 9%	90. 2%	96. 6%	99. 4%	72. 8%	94. 9%
Percent full-time employees								
Less than 25%	82.4%	44. 3%	48. 5%	76. 7%	94. 7%	97. 5%	54 . 7%	95. 4%
25-49%	86. 0%	47. 3%	62. 3%	78. 4%	96. 9%	100.0%	58. 6%	97. 1%
50-74%	86. 7%	51. 0%	71. 2%	83. 7%	97. 9%	99. 8%	62. 6%	98. 5%
75% or more	93. 0%	62. 3%	84. 3%	93. 6%	97. 7%	99. 4%	77. 1%	98. 5%
Union presence								
No union employees	90. 8%	59. 7%	81. 5%	91. 7%	98. 0%	99. 6%	74. 1%	98. 5%
Has union employees	98. 3%	86. 2%	88. 4%	96. 9%	99. 4%	99. 0%	89. 6%	99. 1%
Unknown	91.0%	30. 9%	62. 2%	65. 8%	76. 3%	99. 0%	47. 6%	95. 8%
Percent low-wage employees **								
50% or more low wage	78. 4%	38. 1%	59. 6%	81. 9%	96. 8%	97. 7%	55. 2%	94. 8%
Less than 50% low wage	92. 8%	69. 5%	90. 5%	96. 3%	98. 8%	99. 1%	82. 8%	98. 7%
Unknown	97. 8%	47. 1%	38. 7%	87. 0%	92. 6%	99. 8%	55. 3%	99. 3%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 2000 Medical Expenditure Panel Survey - Insurance Component. Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

*Figure does not meet standard of reliability or precision.

^{**} Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to prior year's estimates. See Technical Appendix.
***** No estimate available. No reported values in cell.

Table I.B.3.b(2000) Standard error for percent of private-sector full-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2000

Characteri sti cs	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0. 29%	1. 30%	0. 95%	0. 47%	0. 29%	0. 36%	0. 57%	0. 22%
Industry group **								
Agric., fish., forest.	3. 54%	3. 42%	6. 62%	3. 33%	0. 94%	8. 12%	2. 32%	4. 92%
Mining and manufacturing	0. 25%	3. 95%	3. 19%	0. 83%	0. 58%	0. 10%	1. 24%	0. 19%
Construction	0. 86%	2. 76%	2. 01%	1. 86%	1. 92%	0. 01%	1. 03%	1. 26%
Utilities and transp.	1. 80%	7. 44%	4. 20%	2. 62%	0. 43%	2. 38%	2. 87%	2. 04%
Wholesale trade	0. 87%	3. 58%	3. 00%	1. 69%	0. 42%	0. 03%	2. 20%	0. 48%
Fin. svs. and real est.	0. 31%	2. 75%	2. 91%	0. 58%	0. 71%	0. 14%	1.84%	0. 18%
Retail trade Professional services	0. 42% 0. 39%	1. 67% 2. 64%	1. 81% 1. 17%	1. 17% 0. 64%	0. 40% 0. 22%	0. 12% 0. 25%	0. 65% 1. 21%	0. 12% 0. 19%
Other Services	1. 03%	1. 59%	3. 08%	2. 39%	1. 30%	0. 23%	1. 68%	0. 19%
Unknown	6. 28% *	6. 60% *	****	****	****	****	6. 28% *	****
Ownershi p								
For profit, incorporated	0. 32%	1. 10%	0. 86%	0. 51%	0. 36%	0. 47%	0. 46%	0. 28%
For profit, unincorporated	1. 15%	2. 97%	4. 37%	2. 43%	0. 82%	0. 14%	2. 39%	0. 45%
Nonprofit	0. 36%	2. 23%	2. 53%	0.84%	0. 58%	0. 07%	1. 31%	0. 28%
Unknown	0. 10%	2. 00% *	19. 54% *	22. 83%	0. 01%	0. 00%	7. 69% *	0. 01%
Age of firm								
Less than 5 years	1. 14%	2. 99%	2. 10%	3. 16%	2. 23%	6. 03%	1. 43%	1. 35%
5-9 years	1. 22%	1. 45%	2. 66%	2. 11%	2. 22%	1. 51%	1. 03%	2. 37%
10-19 years	0. 57%	2. 09%	2. 27%	1. 13%	1. 45%	0. 29%	1. 23%	0. 67%
20 or more years	0. 33%	1. 43%	1. 00%	0. 39%	0. 34%	0. 80%	0. 37%	0. 42%
Unknown	0. 14%	****	10. 45% *	0. 88%	2. 02%	0. 13%	10. 37%	0. 12%
Multi/single status								
2 or more locations	0. 30%	4. 36%	1. 83%	0. 57%	0. 25%	0. 37%	1. 31%	0. 28%
1 location only	0. 40%	1. 34%	1. 13%	0. 60%	0. 73%	0. 37%	0. 54%	0. 70%
Percent full-time employees								
Less than 25%	1. 47%	3. 41%	5. 95%	2. 98%	1. 60%	2. 69%	3. 28%	1. 68%
25-49%	0. 85%	3. 66%	3. 51%	3. 30%	1. 06%	0. 05%	2. 00%	0. 66%
50-74%	0. 75%	3. 27%	1. 91%	1. 71%	0. 61%	0. 11%	2. 11%	0. 34%
75% or more	0. 27%	1. 16%	1. 13%	0. 38%	0. 36%	0. 42%	0. 47%	0. 26%
Union presence	0.970/	1 100/	1 040/	0 570	0.90%	0.10%	0 570	0. 22%
No union employees	0. 27%	1. 16%	1. 04%	0. 57%	0. 36%	0. 19%	0. 57%	
Has union employees Unknown	0. 73% 1. 70%	4. 08% 6. 33%	3. 49% 11. 18%	1. 24% 9. 12%	0. 47% 9. 06%	0. 98% 0. 71%	1. 42% 5. 56%	0. 76% 1. 46%
Percent low-wage employees **								
50% or more low wage	0. 73%	1. 36%	1.54%	1. 44%	0. 97%	1. 14%	1. 45%	0. 80%
Less than 50% low wage	0. 73% 0. 27%	1. 26%	0. 71%	0. 38%	0. 41%	1. 14% 0. 72%	0. 34%	0. 34%
Unknown	0. 20%	7. 68%	6. 40%	3. 22%	1. 24%	0. 72%	5. 30%	0. 15%
OMMIOWII	0. 20/0	7. 00/0	0. 10/0	υ. ≈≈/0	1. W 1/0	0. 11/0	J. 55/0	0. 10/0

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 2000 Medical Expenditure Panel Survey - Insurance Component. Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

*Figure does not meet standard of reliability or precision.

^{**} Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to prior year's estimates. See Technical Appendix.

***** No estimate available. No reported values in cell.